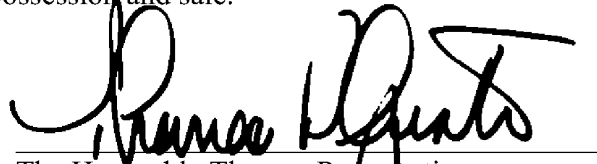


IN RE:)	Bankruptcy Case No. 16-10723-TPA
)	
CHAD ROBERT RISTAU,)	
Debtor)	Chapter 7
)	
NORTHWEST SAVINGS BANK,)	
Movant)	Docket No. 18
)	
v.)	
)	
CHAD ROBERT RISTAU AND)	
JOHN C. MELARAGNO,)	
ESQUIRE, TRUSTEE)	
Respondents)	

ORDER

AT ERIE, in the Western District of Pennsylvania, on this 24th day of October, 2016, upon consideration of the foregoing Motion for Relief from Automatic Stay (the "Motion") filed by the Movant, Northwest Savings Bank ("Northwest"), and after notice and hearing as appropriate, it appearing that the Debtor obtained a loan from Ed Shults of Warren, Inc. which was subsequently assigned to Northwest as described in detail in the Motion; that Northwest holds a lien on the title to a 2014 Dodge Ram 1500 (the "Vehicle"); that Northwest's security interest in the Vehicle is noted as a first lien on the Vehicle's Pennsylvania electronic Certificate of Title; that there is no material equity in the Vehicle for the benefit of the Bankruptcy Estate or creditors; that the Vehicle is not necessary for an effective reorganization of the Debtor, that Northwest lacks adequate protection of its interest in the Vehicle; and that good cause exists for granting relief from the automatic stay, it is therefore

ORDERED, ADJUDGED and DECREED that the Motion is granted. Northwest is granted relief from the Automatic Stay (11 U.S.C. §362) to exercise its state law rights against the Vehicle, including but not limited to repossession and sale.



The Honorable Thomas P. Agresti
United States Bankruptcy Judge

1745250.v1

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Chad Robert Ristau
Debtor

Case No. 16-10723-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2016.

db +Chad Robert Ristau, 7 Conewango Place, Warren, PA 16365-2626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Chad Robert Ristau dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com; katie@mplegal.com; kbernsley@hotmail.com; john.mello21@gmail.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Mark G. Claypool on behalf of Creditor Northwest Savings Bank mclaypool@kmgsllaw.com,
knoxbank@hotmail.com; chartle@kmgsllaw.com; mpol@kmgsllaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5